Filed 11/24/14 Entered 11/24/14 16:00:18 Desc Main Doc 1

Case 14-42403 B1 (Official Form 1) (04/13) Document Page 1 of 57

	Nort				nkruptcy C ois Easter				,	Voluntary F	etition	
Name of Debtor (	(if individual,	enter Last, First	t, Middle):			Name	of Joint Debtor	(Spouse) (Last, Fir	irst, Middle)			
		Hawley	y, Archi	е			Hawley, Jolie					
All Other Names and trade names)		Debtor in the las	st 8 years (inclu	ude married	, maiden		Other Names used len and trade nar	ed by the Joint Debines):	otor in the last 8	years (include m	narried,	
ast four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN f more than one, state all) * ***-**-3664						our digits of Soc. re than one, state	. Sec. or Individual- te all) *	I-Taxpayer I.D. (		lete EIN		
	Street Address of Debtor (No. & Street, City, and State):							nt Debtor (No. & St		State):		
Frankfort					60423	Fra	ankfort IL	,		[	60423	
County of Residence or of the Principal Place of Business:  WILL					Count	ty of Residence	or of the Principal	Place of Busine	ess:			
	/if					Mailir	- Addross of Jo	' Dobtor (if differ		· ddroop):		
Mailing Address o	of Debtor (π α	ifferent from str	eet address)			Mailing	g Address of Jon	oint Debtor (if differe	ent from Sueec	address).		
ocation of Princi	cipal Assets of	f Business Debt	or (if different	from street	address above):							
		otor (Form of Orga Check one box)	anization)		(Chec	eck one box.)		Wh	hich the Petition	nkruptcy Code U on is Filed (Check		
See Exhib	ual (includes Jo	2 of this form			Heath Care But Single Asset For defined in 11 U	Real Estate		Chapter 7 Chapter 9	U Cha of a	apter 15 Petition f ı Foreign Main Pr	-	
_	ation (includes	, LLC & LLP)		!	Railroad  Stockbroker			☐ Chapter 11☐ Chapter 12☐	2 🗖 Cha	apter 15 Petition f	•	
☐ Partners	·	r u- a abr	****	!	Commodity Br		J	Chapter 13	3 of a	a Foreign Nonmai	in Proceeding	
•		ot one of the about tate type of entity			☐ Clearing Bank ☐ Other							
	Chap	pter 15 Debtors				xempt Enti				ebts (Check one B	lox)	
Country of debtor's	's center of m	iain interests: _		_ !		Debtor is a tax-exempt			primarily consun ned in 11 U.S.C.		Debts are primarily	
ach country in wl	_	n proceeding by	, regarding, or	_	organization u United States	organization under Title 26 of the United States Code (the Internal Revenue Code).			s "incurred by ar primarily for a pe lousehold purpo	n ersonal,	business debt	s.
		Filing Fee	(Check one box)		)		k one box	-	hapter 11 Debto			
•	be paid in inst	court's considera	ration certifying	g that the del	ebtor is	Check	□ Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D) □ Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D)  Check if: □ Debtor's aggregate noncontingent liquidated debts (excluding debts owed to					
☐ Filing Fee wa	avier requeste	in installments. Fed (applicable to for the court's co	o chapter 7 indi	lividuals only	y). Must	Chec	on 4/01/13 and ever theree years thereafter).  Check all applicable boxes:  A plan is being filed with this petition.					_
							of creditors, in a	acccordance with 1	11 U.S.C. § 1120	26(b).		<del></del>
☐ Debtor estima	nates that fund nates that, afte	ds will be availab	property is exclu		ecured credtiors. Idministrative expens	ses paid, th	here will be no			This space is to	or court use only19.00	0
Estimated Number	r of Creditors									1		
1- 49	50- 99	100- 199	200- 999	1,000- 5,000	5,001-	10,001 25,000	25,001 50,000	50,001 100,000	Over 100,000			
Estimated Assets		199		5,000		<b>=</b>	50,000		100,000	1		
\$0 to \$50,000	\$50,001to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,00 to \$10 million	01 \$10,000,001 \$3 to \$50 to	550,000,001 o \$100 million			More than \$1 billion			
Estimated Liabilitie  \$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1	\$1,000,00 to \$10	D1 \$10,000,001 \$	550,000,001 50 \$100		\$500,000,001 to \$1billion	More than \$1 billion			

million

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B1 (Official Form 1) (12/11) )	Document	_ Page 2 of 57				
Voluntary Petition	1	Name of Debtor(s)				
This page must be completed and filed in	n every case)		Hawley			
		Jolie	Hawley			
All Prior Ban	kruptcy Case Filed Within Last 8	Years (if more than two, attach additional shee	t)			
Location Where Filed:		Case Number:	Date Filed:			
None						
None						
	Filed by any Spouse, Partner, or A	Affilate of this Debtor (if more than one, attach a				
Name of Debtor:		Case Number:	Date Filed:			
District:		Relationship:	Judge:			
		1				
Exhibit A		11	ibit B			
(To be completed if debtor is required to f	ile periodic reports (e.g.,	(To be completed if debtor is an individual I, the attorney for the petitioner named in the fo	al whose debts are primarily consumer debts.)			
forms 10K and 10Q) with the Securities ar	•	have informed the petitioner that [he or she] m				
pursuant to Section 13 or 15 (d) of the Se	curities Exchange Act of	or 13 of title 11, United States Code, and have				
1934 and is requesting relief under chapter 11.)		each such chapter. I further certify that I have required by 11 USC § 342(b).	delivered to the debtor the notice			
		1044				
Exhibit A is attached and made a part of th	is petition.	/s/ Jon Kเ	ırt Clasing			
		<del></del>				
		Jon Kurt Clasing	Dated: 11/20/2014			
	Evh	ibit C				
Does the debtor own or have possession of		ed to pose a threat of imminent and identifiable h	arm to public health or safety?			
Yes, and Exhibit C is attached and made a	a nart of this natition					
	part of the potition.					
No.						
	Exh	ibit D				
(To be completed by every indiv	idual debtor. If a joint petition is file	ed, each spouse must complete and attach a sep	parate Exhibit D.)			
Exhibit D completed and signed by the debtor is	attached and made a part of this p	petition.				
If this is a joint petition:  Exhibit D also completed and signed by the join	t dahtar is attached and made a ne	art of this potition				
Exhibit b also completed and signed by the joint	debior is attached and made a pa	int or this petition.				
	Information Regardi	ng the Debtor - Venue				
_	<del>-</del>	pplicable Box.)				
Debtor has been domiciled or ha	as had a residence, principal p	lace of business, or principal assets in this	District for 180 days			
immediately preceding the date	of this petition or for a longer p	part of such 180 days than in any other Dis	trict.			
There is a bankruptcy case cond	cerning debtor's affiliate, gene	ral partner, or partnership pending in this D	District.			
Debtor is a debtor in a foreign p	roceeding and has its principal	place of business or principal assets in the	e United			
		assets in the United States but is a defenda				
or proceeding [in a federal or sta relief sought in this District.	ate court] in this District, or the	interests of the parties will be served in re	gard to the			
I short dodgite in and bloand.						
Certification		es as a Tenant of Residential Pro	pperty			
		plicable boxes.)				
<u> </u>	st the debtor for possession of	debtor's residence. (If box checked, comp	lete the			
following.) (Nam	e of landlord that obtained judgment)					
(Addr	ress of Landlord)					
			and the			
<u> </u>	· ·	are circumstances under which the debtor the judgment for possession, after the judg				
permitted to cure the entire mon-	July delauit tilat gave 115e to t	ine jaagment for possession, after the judgi	ment 101			
l ¬ '	on the deposit with the court of	f any rent that would become due during th	ne 30-day			
period after the filing of the petiti	•	, and model become due during the				
Debtor certifies that he/she has		certification. ( 11 U.S.C. § 362(1))				

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#### **Voluntary Petition**

This page must be completed and filed in every case)

Name of Joint Debtor(s)

Archie Hawley Jolie Hawley

### **Signatures**

### Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7,11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

### /s/ Archie Hawley

### **Archie Hawley**

Dated: 11/13/2014

### /s/ Jolie Hawley

### Jolie Hawley

Dated: 11/13/2014

### Signature of Attorney

### /s/ Jon Kurt Clasing

Signature of Attorney for Debtor(s)

### Jon Kurt Clasing

Printed Name of Attorney for Debtor(s)

GERACI LAW L.L.C. 55 E. Monroe St., #3400 Chicago, IL 60603 Phone: 312-332-1800

Date: 11/20/2014

\* In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is

### Signature of Debtor (Corporation/Partnerhsip)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

### Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition

(Check only one box.)

□ I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.

Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

(Signature of Foreign Representative)

(Printed Name of Foreign Representative)

### Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for fi ling for a debtor or accepting any fee from the debtor, as required in that section.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankrutpcy petition preparer.) (Required by 11 U.S.C. § 110.)

Address

#### Date

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person or partner whose social security number is provided above.

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person .

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

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## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Archie Hawley and Jolie Hawley / Debtors

In re

Bankruptcy Docket #:

Judge:

## EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. check one of the five statements below and attach any documents as directed.

	Archie Hawley
Date	ed: 11/13/2014 /s/ Archie Hawley
l ce	rtify under penalty of perjury that the information provided above is true and correct.
	5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.
	Active military duty in a military combat zone.
	Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
	Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);
	4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]
	If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.
	3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances here.]
	2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunties for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.
	the United States trustee or bankruptcy administrator that outlined the opportunties for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.

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## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Archie Hawley and Jolie Hawley / Debtors

In re

Bankruptcy Docket #:

Judge:

### EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. check one of the five statements below and attach any documents as directed.

		Jolie Ha	awlev	
Dat	ed: 11/13/2014	/s/ Jolie Hawley		X Date & Sign
l cer	tify under penalty of perjury	that the information provided above	e is true and correct.	
	5. The United States trustee does not apply in this district.	e or bankruptcy administrator has determined th	at the credit counseling requirement of	f 11 U.S.C. § 109(h)
	Active military duty in a	military combat zone.		
	• •	1 U.S.C. § 109(h)(4) as physically impaired to iefing in person, by telephone, or through the li		nable effort, to
	• • •	11 U.S.C. § 109(h)(4) as impaired by reason cisions with respect to financial responsibilities.	•	as to be incapable
	4. I am not required to receive by a motion for determination by the	ve a credit counseling briefing because of: [Checourt.]	eck the applicable statement.] [Must be	e accompanied
	your bankruptcy petition and promp management plan developed throu of the 30-day deadline can be gran	cory to the court, you must still obtain the credit only file a certificate from the agency that providing the agency. Failure to fulfill these requiremented only for cause and is limited to a maximum ons for filing your bankruptcy case without first	ed the counseling, together with a copy ents may result in dismissal of your cas of 15 days. Your case may also be dis	of any debt se. Any extension
	seven days from the time I made m	redit counseling services from an approved ag y request, and the following exigent circumstar ptcy case now. [Must be accompanied by a m	ces merit a temporary waiver of the cre	edit counseling
	the United States trustee or bankru performing a related budget analysifile a copy of a certificate from the a	re the filing of my bankruptcy case, I received a ptcy administrator that outlined the opportuntie is, but I do not have a certificate from the agenagency describing the services provided to you I days after your bankruptcy case is filed.	s for available credit counseling and as cy describing the services provided to r	sisted me in me. You must
	the United States trustee or bankruperforming a related budget analysis	re the filing of my bankruptcy case, I received a ptcy administrator that outlined the opportuntie is, and I have a certificate from the agency des bt repayment plan developed through the agen	s for available credit counseling and as cribing the services provided to me. At	sisted me in

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## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Archie Hawley and Jolie Hawley / Debtors

In re

Bankruptcy Docket #:

Judge:

### **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, C, D, E, F, I and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

			AMOUNTS SCHEDULED		
Name of Schedule	Attached YES   NO	Pages	Assets	Liabilities	Other
SCHEDULE A - Real Property	Yes	1	\$183,500	\$0	\$0
SCHEDULE B - Personal Property	Yes	3	\$13,494	\$0	\$0
SCHEDULE C - Property Claimed as Exempt	Yes	1+	\$0	\$0	\$0
SCHEDULE D - Creditors Holding Secured Claims	Yes	1+	\$0	\$105,455	\$0
SCHEDULE E - Creditors Holding Unsecured Priority Claims	Yes	2	\$0	\$1,228	\$0
SCHEDULE F - Creditors Holding Unsecured Nonpriority Claims	Yes	1+	\$0	\$16,513	\$0
SCHEDULE G - Executory Contracts and Unexpired Leases	Yes	1	\$0	\$0	\$0
SCHEDULE H - CoDebtors	Yes	1	\$0	\$0	\$0
SCHEDULE I - Current Income of Individual Debtor(s)	Yes	1	\$0	\$0	\$3,689
SCHEDULE J - Current Expenditures of Individual Debtor(s)	Yes	1	\$0	\$0	\$3,180
TOTALS	\$196,994 TOTAL ASSETS	\$123,196 TOTAL LIABILITIES			

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## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Archie Hawley and Jolie Hawley / Debtors

In re

Bankruptcy Docket #:

Judge:

### STATISTICAL SUMMARY OF CERTAIN LIABILITIES - 28 U.S.C. § 159

If y	ou are an individua	I debtor whose debts	are primarily	consumer debt	ts as defined in	101(8) of the Ban	kruptcy Code
(11 U.S	.C. 101(8)), filing a	case under chapter	7, 11 or 13, yo	ou must report a	all information re	equested below	

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts and , therefore, are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C § 159

Summarize the following types of liabilities, as reported in the Schedules, and total them

Type of Liability	Amount
Domestic Support Obligations (From Schedule E)	\$0.00
Taxes and Certain Other Debts Owed to governmental Units (From Schedule E)	\$1,228.00
Claims for Death or Personal Injury While Debtor was Intoxicated (From Schedule E) whether disputed or undisputed)	\$0.00
Student Loan Obligations (From Schedule F)	\$0.00
Domestic Support Separation Agreement and Divorce Decree Obligations Not Reported on (Schedule E).	\$0.00
Obligations to Pension or Profit Sharing and Other Similar Obligations (From Schedule F)	\$0.00
TOTAL	\$1,228.00

### State the following:

Average Income (from Schedule I, Line 16)	\$3,689.30
Average Expenses (from Schedule J, Line 18)	\$3,180.00
Current Monthly Income (from Form 22A Line 12; or, Form 22B Line 11; or, Form 22C Line 20)	\$7,658.33

### State the following:

Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$105,455.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	\$1,228.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" Column		\$0.00
4. Total from Schedule F		\$16,513.00
5. Total of non-priority unsecured debt (sum of 1,3 and 4)		\$121,968.00

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## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Archie Hawley and Jolie Hawley / Debtors

In re

Bankruptcy Docket #:

Judge:

### **SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a co-tenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the amount of any exemption claimed in the

property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband Wife Joint Or Community	Current Value of Debtors Interest in Property Without Deducting and Secured Claim or Exemption	Amount of Secured Claim
19917 S Pine Hill Road Frankfort, IL 60423 (Debtor's Residence)	Fee Simple	J	\$177,500	\$99,191
16225 Forest Ave, Oak Forest, IL (vacant lot, Mrs. Hawley has 1/3 interest with two siblings, total value \$18,000)	Fee Simple	w	\$6,000	

**Total Market Value of Real Property** 

(Report also on Summary of Schedules)

\$183,500.00

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## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Archie Hawley and Jolie Hawley / Debtors

In re

Bankruptcy Docket #:

Judge:

### **SCHEDULE B - PERSONAL PROPERTY**

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "HWJC." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

#### Do not list interest in executory and unexpired leases on this schedule. List them in Schedule G.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Type of Property	N O N E	Description and Location of Property	C A H	Current Value of Debtor's Interest in Property, Without Deducting Any Secured
01. Cash on Hand	X			
02. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations or credit unions, brokerage houses, or cooperatives.				
		checking account with - Planites Credit Union		\$10
		Checking account with Chase Bank	J	Unknown
		Savings account with Chase Bank	J	Unknown
		checking account with - Woodforest Bank	J	\$100
		savings account with - Old Second	J	\$1,900
03. Security Deposits with public utilities, telephone companies, landlords and others.	X			
04. Household goods and furnishings, including audio, video, and computer equipment.		Used household goods; TV, DVD player, TV stand, stereo, sofa, vacuum, table, chairs, lamps, bedroom sets, washer/dryer, stove, refrigerator, microwave,		\$2,000
05. Books, pictures and other art objects,		dishes/flatware, pots/pans, rugs.		
antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		Books, CD's, DVD's, Tapes/Records, Family Pictures		\$100

Record # 629389 B6B (Official Form 6B) (12/07) Page 1 of 4

# Document Page 10 of 57 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Archie Hawley and Jolie Hawley / Debtors

In re

Bankruptcy Docket #:

Judge:

S	СН	EDULE B - PERSONAL PROPERTY		
Type of Property	N O N E	Description and Location of Property	C A H	Current Value of Debtor's Interest in Property, Without Deducting Any Secured
06. Wearing Apparel				
		Necessary wearing apparel.		\$200
07. Furs and jewelry.		Earrings, watch, costume jewelry		\$300
08. Firearms and sports, photographic, and	X			
other hobby equipment.	1			
09. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.				
		Whole life insurance policy - cash surrender value - spouse is ben so 100% exempt	W	Unknown
10. Annuities. Itemize and name each issuer.	X			
11. Interests in an educational IRA as defined in 26 U.S.C 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. 529(B)(1). Give particulars. (File separately the records(s) of any such interest(s). 11 U.S.C. 521(c); Rule 1007(b)).	X			
12. Interest in IRA,ERISA, Keogh, or other pension or profit sharing plans. Give particulars		Pension w/ Employer/Former Employer - 100% Exempt.		Unknown
13. Stocks and interests in incorporated and unincorporated businesses.	X			
14. Interest in partnerships or joint ventures. Itemize. Itemize.	X			
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
16. Accounts receivable	X			
17. Alimony, maintenance, support and property settlements to which the debtor is or may be entitled	X			
18. Other liquidated debts owing debtor including tax refunds. Give particulars.	X			
19. Equitable and future interests, life estates, and rights of power exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			

# Document Page 11 of 57 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Archie Hawley and Jolie Hawley / Debtors

In re

Bankruptcy Docket #:

Judge:

SCHEDULE B - PERSONAL PROPERTY										
Type of Property	N O N E	Description and Location of Property	C H M	Current Value of Debtor's Interest in Property, Without Deducting Any Secured						
20. Contingent and Non-contingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X									
21. Other contingent and unliquidated claims of every nature, including tax refunds, counter claims of the debtor, and rights to setoff claims. Give estimated value of each.	X									
22. Patents, copyrights and other intellectual property. Give particulars.	X									
23. Licenses, franchises and other general intangibles	X									
24. Customer list or other compilations containing personally identifiable information (as defined in 11 USC 101 41A provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes  25. Autos, Truck, Trailers and other vehicles	X									
and accessories.		2008 Chevrolet Silverado with over 90,000 miles		\$4,132						
		2010 Mazda3 with over 60,000 miles		\$4,752						
26. Boats, motors and accessories.	X									
27. Aircraft and accessories.	X									
28. Office equipment, furnishings, and supplies.	X									
29. Machinery, fixtures, equipment, and supplie used in business.	X									
30. Inventory	X									
31. Animals		Family Pets/Animals.		\$0						
32. Crops-Growing or Harvested. Give particulars.	X									
33. Farming equipment and implements.	X									
34. Farm supplies, chemicals, and feed.	X									
35. Other personal property of any kind not already listed. Itemize.	X									

Record # 629389

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## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Archie Hawley and Jolie Hawley / Debtors

In re

Bankruptcy Docket #:

Judge:

SCHEDULE B - PERSONAL PROPERTY										
Type of Property	N O N E	Description and Location of Property  C	Debtor's Interest in Property, Without Deducting							
Total (Report also on Summary of Schedules)										

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### **UNITED STATES BANKRUPTCY COURT** NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Archie Hawley and Jolie Hawley / Debtors

In re

Bankruptcy Docket #:

Judge:

SCHEDULE C - PROPERTY CLAIMED EXEMPT									
Debtor claims the exemptions to which debtor is entitled under: (Check one box)  11 U.S.C. § 522(b)(2)  11 U.S.C. § 522(b)(3)	Check if debtor claims a homestead exemption that exceeds \$146,450.*  * Amount subject to adjustment on 4/1/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.								

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property without Deducting Exemption
00. Real Property			
19917 S Pine Hill Road Frankfort, IL 60423 (Debtor's Residence)	735 ILCS 5/12-901	\$ 30,000	\$177,500
02. Checking, savings or other			
Checking account with Chase Bank	735 ILCS 5/12-1001(b)	In Full	Unknown
Savings account with Chase Bank	735 ILCS 5/12-1001(b)	In Full	Unknown
checking account with - Planites Credit Union	735 ILCS 5/12-1001(b)	\$ 10	\$10
checking account with - Woodforest Bank	735 ILCS 5/12-1001(b)	\$ 100	\$100
savings account with - Old Second	735 ILCS 5/12-1001(b)	\$ 1,900	\$1,900
04. Household goods and furnishings.			
Used household goods; TV, DVD player, TV stand, stereo, sofa, vacuum, table, chairs, lamps, bedroom sets, washer/dryer, stove, refrigerator, microwave, dishes/flatware, pots/pans, rugs.	735 ILCS 5/12-1001(b)	\$ 2,000	\$2,000
05. Books, pictures and other			
Books, CD's, DVD's, Tapes/Records, Family Pictures	735 ILCS 5/12-1001(a)	\$ 100	\$100
06. Wearing Apparel			
Necessary wearing apparel.	735 ILCS 5/12-1001(a),(e)	\$ 200	\$200
07. Furs and jewelry.			
Earrings, watch, costume jewelry	735 ILCS 5/12-1001(b)	\$ 300	\$300
09. Interests in insurance pol			
Whole life insurance policy - cash surrender value - spouse is ben so 100% exempt	735 ILCS 5/12-1001(f)	In Full	Unknown
12. Interest in IRA,ERISA, Keo			
Pension w/ Employer/Former Employer - 100% Exempt.	735 ILCS 5/12-1006	In Full	Unknown
25. Autos, Truck, Trailers and			
2008 Chevrolet Silverado with over 90,000 miles	735 ILCS 5/12-1001(c)	\$ 2,400	\$4,132
2010 Mazda3 with over 60,000 miles	735 ILCS 5/12-1001(c)	\$ 2,400	\$4,752

Record # 629389 B6C (Official Form 6C) (04/13) Page 1 of 2

## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Archie Hawley and Jolie Hawley / Debtors

In re

Bankruptcy Docket #:

Judge:

### SCHEDULE C - PROPERTY CLAIMED EXEMPT

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property without Deducting Exemption
31. Animals			
Family Pets/Animals.	735 ILCS 5/12-1001(b)	\$ 0	\$0

<sup>\*</sup> Amount subject to adjustment on 4/1/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Archie Hawley and Jolie Hawley / Debtors

In re

Bankruptcy Do	скет	#:
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Judge:

### SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filled, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s) on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule D. \* Date Claim was Incured Amount of Н Codebtor Claim Without \* Nature of Lien Unsecured W Creditor's Name and Mailing Address Deductina \*Value of Property Subject to Lien Portion, If J **Including Zip and Account Number** Value of \*Description of Property Anv Collateral (See Instructions Above) С Dates: 2010-07-31 **CHASE** \$3,396 \$3,396 Nature of Lien: Lien on Vehicle - PMSI Attn: Bankruptcy Dept. Market Value: \$4,752.00 Po Box 901076 Intention: Ft Worth TX 76101 \*Description: 2010 Mazda3 with over 60,000 Acct #: 11021414265804 Law Firm(s) | Collection Agent(s) Representing the Original Creditor

Mazda Capital Services

P.O. Box 78069 Phoenix AZ 85062

2	HFC Attn: Bankruptcy Dept. Po Box 9068 Brandon FL 33509	J	Dates: 2007-2014  Nature of Lien: Mortgage  Market Value: \$177,500.00  Intention: None  *Description: 19917 S Pine Hill Road	\$96,617	\$0
	Acct #: 3049		Frankfort, IL 60423		
			(Dehtor's Residence)		

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## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Archie Hawley and Jolie Hawley / Debtors

In re

Bankruptcy Docket #:

Judge:

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS										
	Creditor's Name and Mailing Address Including Zip and Account Number (See Instructions Above)	Codebtor	C A H	* Date Claim was Incured * Nature of Lien *Value of Property Subject to Lien *Description of Property	Contingent	Unliquidated	Disputed	Amount of Claim Without Deducting Value of Collateral	Unsecured Portion, If Any	
3	Planites Credit Union Attn: Bankruptcy Dept. 300 E Randolph St Chicago IL 60601 Acct #: 28620000001			Dates: 2010-07-09  Nature of Lien: Lien on Vehicle - PMSI  Market Value: \$4,132.00  Intention:  *Description: 2008 Chevrolet Silverado with over 90,000 miles				\$2,868	\$0	
4	Will County Treasurer PIN #19-09-14-205-003-0000 302 N. Chicago St. Joliet IL 60432 Acct #:			Dates: 2014  Nature of Lien: Property Taxes  Market Value: \$177,500.00  Intention:  *Description: 19917 S Pine Hill Road  Frankfort, IL 60423  (Debtor's Residence)				\$2,574	\$2,574	

Total

(Report also on Summary of Schedules)

\$105,455

\$5,970

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### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Archie Hawley and Jolie Hawley / Debtors

U.S.C. § 507 (a)(9).

Claims for death or personal injury while debtor was intoxicated

alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

In re

Bankruptcy Docket #:

Judge:

### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts who file a case under chapter 7 or 13 report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule . Individual debtors with primarily consumer debts who file a case under chapter 7 report this total also on the Statistical Summary of Certain Liabilities and Related Data. Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E. TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets) **Domestic Support Obligations** Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1). Extensions of Credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but bfore the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3). Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$11,725\* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4). Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5). Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$5,775\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6). Deposits by individuals Claims of individuals up to \$2,600\* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7). Taxes and certain other Debts Owed to Governmental Units Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8). Commitments to maintain the capital of insured depository institution Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of

Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using

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\*Amounts are subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

	Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	C A H	Date Claim Was Inc Consideration Fo	r Claim	Conungent	Disputed	Amount of Claim	Amount Entitled to Priority		
1	IRS Priority Debt Bankruptcy Dept. PO Box 7346 Philadelphia PA 19101 Acct #:			Reason: Federal Incor Dates: 2012	me Tax			\$500	\$500		
2	IRS Priority Debt Bankruptcy Dept. PO Box 7346 Philadelphia PA 19101 Acct #:			Reason: Federal Incor Dates: 2013	me Tax			\$728	\$728		
	Total Amount of Unsecured Priority Claims (Report also on Summary of Schedules)										

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### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Archie Hawley and Jolie Hawley / Debtors

In re

Bankruptcy	Docket #:
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Judge:

### SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts filing a case under chapter 7, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

	Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	H W J	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State		Unliquidated	Disputed	Amount of Claim
1	CAP1/Bstby Attn: Bankruptcy Dept. 26525 N Riverwoods Blvd Mettawa IL 60045 Acct #: NULL			Dates: 2006-2013 Reason: Credit Card or Credit Use				\$0
2	CHASE Attn: Bankruptcy Dept. Po Box 15298 Wilmington DE 19850 Acct #: NULL			Dates: 2006-2013 Reason: Credit Card or Credit Use				\$1,336
3	CHASE Attn: Bankruptcy Dept. Po Box 15298 Wilmington DE 19850 Acct #: NULL			Dates: 2007-2014 Reason: Credit Card or Credit Use				\$4,585
4	Choice Recovery Attn: Bankruptcy Dept. 1550 Old Henderson Rd St Columbus OH 43220 Acct #: 15819281			Dates: 2013-2013 Reason: Medical Debt			X	\$0

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## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Archie Hawley and Jolie Hawley / Debtors

In re

Bankruptcy Docket #:

Judge:

### SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS

	Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	C A H		Date Claim Was Incurred and Consideration For Claim. aim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim
5	COMENITY CAPITAL/Hsnmc Attn: Bankruptcy Dept. 995 W 122Nd Ave Westminster CO 80234 Acct #: NULL			Dates: Reason:	2012-2013 Credit Card or Credit Use				\$1,895
6	Nationwide Credit & Collection Bankruptcy Department 815 Commerce Dr., Ste. 100 Oak Brook IL 60523 Acct #:			Dates: Reason:	2013 Credit Card or Credit Use				\$0
7	Onemain Attn: Bankruptcy Dept. Po Box 499 Hanover MD 21076 Acct #: 6071384741341966			Dates: Reason:	2011-2014 Personal Loan				\$5,448
8	Sears/CBNA Attn: Bankruptcy Dept. Po Box 6283 Sioux Falls SD 57117 Acct #: NULL			Dates: Reason:	2011-2014 Credit Card or Credit Use				\$887
9	Syncb/Walmart Attn: Bankruptcy Dept. Po Box 965024 Orlando FL 32896 Acct #: NULL			Dates: Reason:	2010-2014 Credit Card or Credit Use				\$1,839
10	US BANK Attn: Bankruptcy Dept. 4325 17Th Ave S Fargo ND 58125 Acct #: NULL			Dates: Reason:	2011-2014 Credit Card or Credit Use				\$523

**Total Amount of Unsecured Claims** 

(Report also on Summary of Schedules)

\$ 16,513

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### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Archie Hawley and Jolie Hawley / Debtors

Bankruptcy Docket #:

Judge:

### SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

In re

Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract. Description of Contract or Lease and Nature of Debtor's Interest. State whether Lease is for Non-Residential Real Property. State Contract Number or Any Government Contract.

[X] None

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## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Archie Hawley and Jolie Hawley / Debtors

Check this box if debtor has no codebtors.

Judge:

### **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor 's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the

Name and Address of CoDebtor	Name and Address of the Creditor
[X] None	

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Archie		Hawley	
First Name	Middle Name	Last Name	
Jolie		Hawley	
First Name	Middle Name	Last Name	
First Name		Last Name	
	First Name  Jolie  First Name	First Name Middle Name  Jolie  First Name Middle Name	First Name Middle Name Last Name  Jolie Hawley

ck if this is: An amended filing A supplement showing post-petition chapter 13 income as of the following date:
MM / DD / YYYY

### Official Form B 61

### **Schedule I: Your Income**

12/13

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Fill in yo informati	ur employment ion		Debtor 1		Debtor 2 or non-filing spouse	
attach a	ave more than one job, separate page with ion about additional ers.	Employment status	X Employed Not employed		X Employed Not employed	
	part-time, seasonal, or bloyed work.	Occupation	Receiving Lead		Group Specialist	
	tion may Include student maker, if it applies.	Employers name	Lowe's		Health Care Service Corp	
		Employers address	1605 Curtis Bridg	<u> </u>		
			Wilkesboro, NC 2	8697	,	
		How long employed there?	9 years		19 years	
Part 2:	Give Details About Monthly	Income				
spouse u	unless you are separated. your non-filing spouse have	e date you file this form. If you have more than one employer, combine, attach a separate sheet to this f	ne the information for a			
				For Debtor 1	For Debtor 2 or non-filing spouse	
<ol> <li>List monthly gross wages, salary and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.</li> </ol>			\$2,913.21	\$2,499.99		
3. Estimat	3. Estimate and list monthly overtime pay.		\$0.00	\$0.00		
4. Calcula	ate gross income. Add line	2 + line 3.		\$2,913.21	\$2,499.99	

Official Form B 6I Record # 629389 Schedule I: Your Income Page 1 of 2

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Case Number (if known) Document Hawley

Archie Debtor 1

First Name Middle Name Last Name

			For Debtor 1		Debtor 2 or filing spouse		
Copy line 4 here		4.	\$2,913.21		\$2,499.99		
5. List all payroll deduction	ons:					_	
5a. Tax, Medicare, ar	nd Social Security deductions	5a.	\$521.73		\$458.38		
5b. Mandatory contr	butions for retirement plans	5b.	\$0.00		\$0.00		
5c. Voluntary contrib	outions for retirement plans	5c.	\$27.45		\$24.98		
5d. Required repaym	ents of retirement fund loans	5d.	\$0.00		\$268.88		
5e. Insurance		5e.	\$4.70		\$263.08		
5f. Domestic support	t obligations	5f.	\$0.00		\$0.00		
5g. Union dues		5g.	\$0.00		\$72.99		
5h. Other deductions	s. Specify: Life Insurance(D1), LTD(D2),	5h.	\$2.99		\$78.71		
6. Add the payroll deducti	ons. Add lines 5a + 5b + 5c + 5d + 5e +5f + 5g +5h.	6.	\$556.88		\$1,167.03		
7. Calculate total monthly	take-home pay. Subtract line 6 from line 4.	7.	\$2,356.34		\$1,332.96	1	
8. List all other income re	gularly received:	_	·			•	
8a. Net income fro	m rental property and from operating a business,						
profession, or	farm						
	ent for each property and business showing gross ry and necessary business expenses, and the total						
monthly net inc	ome.	8a.	\$0.00		\$0.00		
8b. Interest and div	ridends	8b.	\$0.00		\$0.00		
8c. Family support	payments that you, a non-filing spouse, or a	8c.	\$0.00		\$0.00		
dependent reg Include alimony	ularly receive , spousal support, child support, maintenance, divorce	_					
settlement, and	property settlement.						
8d. Unemployment	compensation	8d.	\$0.00		\$0.00		
8e. Social Security		8e.	\$0.00		\$0.00		
8f. Other governm	ent assistance that you regularly receive	8f.	\$0.00		\$0.00		
Include cash as	sistance and the value (if known) of any non-cash						
assistance that	you receive, such as food stamps (benefits under the						
Supplemental N Specify:	lutrition Assistance Program) or housing subsidies.						
8g. Pension or reti	rement income	8g.	\$0.00		\$0.00		
8h. Other monthly	income. Specify:	8h.	\$0.00		\$0.00		
9. Add all other income	e. Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h.	9.	\$0.00		\$0.00		
•	come. Add line 7 + line 9.	10.	\$2,356.34	+ \$	1,332.96	= [	\$3,689.30
Add the entries in line	e 10 for Debtor 1 and Debtor 2 or non-filing spouse.					_	
Include contributions other friends or relative	or contributions to the expenses that you list in Schedule from an unmarried partner, members of your household, yours.  The second in the sec	our dependen	•		le J.		
Specify:						11.	\$0.00
12. Add the amount in the	ne last column of line 10 to the amount in line 11. The res	sult is the com	nbined monthly income				
Write that amount on	the Summary of Schedules and Statistical Summary of Ce crease or decrease within the year after you file this form	ertain Liabilitie	<u>-</u>			12.	\$3,689.30
No.							
X Yes. Explain:	Mrs. Hawley is currently getting short-term disable month starting in December of 2014.	ility. The ar	mount she gets will	be reduc	ed to \$2,500 a		

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Fill in this information to identify your case: Archie Check if this is: Hawley Debtor 1 First Name Middle Name Last Name An amended filing Debtor 2 Jolie Hawley A supplement showing post-petition chapter 13 Middle Name Last Name (Spouse, if filing) First Name income as of the following date: United States Bankruptcy Court for the : NORTHERN DISTRICT OF ILLINOIS MM / DD / YYYY Case Number A separate filing for Debtor 2 because Debtor 2 maintains a separate household. Official Form B 6J Schedule J: Your Expenses 12/13 Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question. Part 1: **Describe Your Household** 1. Is this a joint case? No. Go to line 2. Yes. Does Debtor 2 live in a separate household? Yes. Debtor 2 must file a separate Schedule J. Do you have dependents? Х No Dependent's relationship to Does dependent live Dependent's Debtor 1 or Debtor 2 with you? age Do not list Debtor 1 and Yes. Fill out this information for X No Debtor 2. each dependent..... Do not state the dependents' names. X No X No Yes X No Do your expenses include No expenses of people other than yourself and your dependents? Part 2: **Estimate Your Ongoing Monthly Expenses** Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date. Include expenses paid for with non-cash government assistance if you know the value Your expenses of such assistance and have included it on Schedule I: Your Income (Official Form B 6I.) The rental or home ownership expenses for your residence. Include first mortgage payments and \$1,772.00 any rent for the ground or lot. If not included in line 4: Real estate taxes \$400.00 \$70.00 Property, homeowner's, or renter's insurance 4b. \$0.00 Home maintenance, repair, and upkeep expenses \$0.00 4d. Homeowner's association or condominium dues 4d

Schedule J: Your Expenses

Entered 11/24/14 16:00:18 Desc Main Case 14-42403 Doc 1 Filed 11/24/14

Case Number (if known) \_\_

Document

Last Name

Archie

First Name

Middle Name

Debtor 1

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Your expenses \$0.00 5. Additional Mortgage payments for your residence, such as home equity loans 6. **Utilities:** \$155.00 Electricity, heat, natural gas 6a. 6h \$30.00 Water, sewer, garbage collection \$50.00 6c. Telephone, cell phone, internet, satellite, and cable service \$ 0.00 Other. Specify:\_ 6d. 7. \$300.00 7. Food and housekeeping supplies \$0.00 8. 8. Childcare and children's education costs \$75.00 9. Clothing, laundry, and dry cleaning \$20.00 10. 10. Personal care products and services \$50.00 11. Medical and dental expenses 11. Transportation. Include gas, maintenance, bus or train fare. \$178.00 12. Do not include car payments. \$0.00 13. Entertainment, clubs, recreation, newspapers, magazines, and books Charitable contributions and religious donations \$0.00 14. 15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20. 15a. \$0.00 15a. Life insurance \$0.00 15b. 15b. Health insurance \$80.00 15c. Vehicle insurance 15c. \$0.00 15d. Other insurance. Specify: 15d. 16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. \$0.00 16. Specify: \_ 17. Installment or lease payments: \$0.00 17a. 17a. Car payments for Vehicle 1 \$0.00 17b. Car payments for Vehicle 2 17b. \$0.00 17c. 17c. Other. Specify:\_ \$0.00 17d 17d. Other. Specify: 18. Your payments of alimony, maintenance, and support that you did not report as deducted \$0.00 from your pay on line 5, Schedule I, Your Income (Official Form B 6I). 18. 19. Other payments you make to support others who do not live with you. \$0.00 19 Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income. \$ 0.00 20a. 20a. Mortgages on other property \$ 0.00 20b. 20b. Real estate taxes \$ 0.00 20c. 20c. Property, homeowner's, or renter's insurance \$ 0.00 20d. 20d. Maintenance, repair, and upkeep expenses \$ 0.00 20e. 20e. Homeowner's association or condominium dues

Official Form 6J Record # 629389 Schedule J: Your Expenses Page 2 of 3 Case 14-42403 Doc 1 Filed 11/24/14 Entered 11/24/14 16:00:18 Desc Main Document Page 27 of 57

Archie Debtor 1 Case Number (if known) \_ First Name Middle Name Last Name \$0.00 21. 21. Other. Specify: \_ 22.. Your monthly expense: Add lines 4 through 21. \$3,180.00 22. The result is your monthly expenses. 23. Calculate your monthly net income. 23a. \$3,689.30 Copy line 12 (your comibined monthly income) from Schedule I. 23a. \$3,180.00 23b. Copy your monthly expenses from line 22 above. 23b.-\$509.30 23c. Subtract your monthly expenses from your monthly income. 23c. The result is your monthly net income. 24. Do you expect an increase or decrease in your expenses within the year after you file this form? For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage? X No Explain Here:

Official Form 6J Record # 629389 Schedule J: Your Expenses Page 3 of 3

### Case 14-42403 Doc 1 Filed 11/24/14 Entered 11/24/14 16:00:18 Desc Main Document Page 28 of 57

### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Archie	Hawley and Jolie	Hawley /	Debtors	Bankruptcy	Docket #
A. 0	manney and come	1 14 11 10 y /	Dobtoio	Dalikiubicy	DUCKEL#

Judge:

### DECLARATION CONCERNING DEBTOR'S SCHEDULES

#### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, and that they are true and correct to the best of my knowledge, information and belief. I have disclosed on the foregoing schedules all property or assets I may have an interest in, the correct value of it, and every debt I may be liable for. I accept the risk that some debts won 't be discharged. I have been advised of the difference between Chapter 7 and Chapter 13, income & expense concepts, budgeting, and have made full disclosure.

Debtor's attorney has advised debtor that creditors can object to discharge of their debt on a variety of grounds including fraud, recent credit usage, divorce and support obligations and reckless conduct.

Debtor's attorney has advised debtor that non-dischargeable debts such as taxes, student loans, fines by government units and liens on property of debtor are generally unaffected by bankruptcy.

Dated: 11/13/2014

/s/ Archie Hawley

Archie Hawley

Dated: 11/13/2014

/s/ Jolie Hawley

Jolie Hawley

if joint case, both spouses must sign. If NOT a joint case the joint debtor will NOT appear.

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

### DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. 110)

Non-Attorney Petition Preparers were **NOT** used to prepare any portion of this petition. All documents were produced by Geraci Law L.L.C..

THIS SECTION ONLY APPLIES TO PETITION PREPARERS AND HAS NOTHING TO DO WITH THIS CASE

### DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP

This is a personal bankruptcy for an individual(s) and **NOT** a corporation or partnership.

THIS SECTION ONLY APPLIES TO CORPORTATIONS & PARTNERSHIPS AND HAS NOTHING TO DO WITH THIS CASE

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

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### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

2012: \$57,000

Archie Hawley and Jolie Hawley / Debtors	Bankruptcy Docket #:
	Judge:

### STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

\*\*DEFINITIONS\*\*

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

#### 01. INCOME FROM EMPLOYMENT OR OPERATION OF BUSINESS:

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor"s business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor"s fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE	
2014: \$29,580 2013: \$37,000 2012: \$30,000	employment	
Spouse		
AMOUNT	SOURCE	
2014: \$53,328 2013: \$60,000	employment	

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### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Archie Hawley and Jolie Hawley / Debtors	Archie	Hawley	and Jolie	Hawley	/ Debtors
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Bankru	intev	Docke	t #·
Danki	abicv	DUCKE	ιπ.

Judge:

### STATEMENT OF FINANCIAL AFFAIRS

	NONE
	V
X	X

02. INCOME OTHER THAN FROM EMPLOYMENT OR OPERATION OF BUSINESS:

State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during

AMOUNT	SOURCE	
/ WIOON1		
***************************************		
Spouse		
<u>.</u>		
AMOUNT	SOURCE	

03. PAYMENTS TO CREDITORS:

Complete a. or b. as appropriate, and c.

a. INDIVIDUAL OR JOINT DEBTOR(S) WITH PRIMARILY CONSUMER DEBTS: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately proceeding the commencement of this case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$600.00. Indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address	Dates of	Amount	Amount
of Creditor	Payments	Paid	Still Owing
CHASE Po Box 901076 Ft Worth TX 76101	Monthly	\$ 783	\$ 2,717
Planites Credit Union 300 E Randolph St Chicago IL 60601	Monthly	\$ 963	\$ 1,905
HFC Po Box 9068 Brandon FL 33509	Monthly	\$ 5,316	\$ 92,689



b. DEBTOR WHOSE DEBTS ARE NOT PRIMARILY CONSUMER DEBTS: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,850\*. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address	Dates of	Amount Paid or Value of	Amount
of Creditor	Payment/Transfers	Transfers	Still Owing

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### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Archie Hawley and Jolie Hawley / Debtors

Bankruptcy Docket #:

Judge:

### STATEMENT OF FINANCIAL AFFAIRS



c. ALL DEBTORS: List all payments made within 1 year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments be either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name & Address of Creditor & Relationship to Debtor

Dates of Payments

Amount Paid or Value of Transfers Amount Still Owing



04. SUITS AND ADMINISTRATIVE PROCEEDINGS, EXECUTIONS, GARNISHMENTS AND ATTACHMENTS:

List all lawsuits & administrative proceedings to which the debtor is or was a party within 1 (one) year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER NATURE OF PROCEEDING COURT OF AGENCY AND LOCATION STATUS OF DISPOSITION



04b. WAGES OR ACCOUNTS GARNISHED: Describe all property that has been attached, garnished or seized under any legal or equitable process within (1) one year preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Person for Whose Benefit Property was Seized Date of Seizure Description and Value of Property



05. REPOSSESSION, FORECLOSURES AND RETURNS:

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Creditor or Seller Date of Repossession, Foreclosure

Description and Value of Property



06. ASSIGNMENTS AND RECEIVERSHIPS:

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Assignee Date of Assignment

Terms of Assignment or Settlement



b. List all property which has been in the hands of a custodian, receiver, or court- appointed official within one (1) year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Custodian Name & Location of Court Case Title & Number Date of Order Description and Value of Property

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### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Archie Hawley and Jolie Hawley / Debtors	Bankruptcy Docket #:
	Judge:

### STATEMENT OF FINANCIAL AFFAIRS

	NONE
I	V
ı	^

07. GIFTS:

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Person	Relationship	Date	Description
or	to Debtor,	of	and Value
Organization	If Any	Gift	of Gift



08. LOSSES:

IL 62454

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Description and	Description of Circumstances and,	Date
Value	if Loss Was Covered in Whole or in	of
of Property	Part by Insurance, Give Particulars	Loss

### 09. PAYMENTS RELATED TO DEBT COUNSELING OR BANKRUPTCY:

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one (1) year immediately preceding the commencement of this case.

Name and	Date of Payment,	Amount of Money or
Address	Name of Payer if	Description and
of Payee	Other Than Debtor	Value of Property
Geraci Law, LLC		Payment/Value:
55 E Monroe St Suite #3400		\$4,000.00: \$0.00
Chicago, IL 60603		paid prior to filing,
		balance to be paid

through the plan.

09a. PAYMENTS RELATED TO DEBT COUNSELING OR BANKRUPTCY: List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within 1 year immediately preceding the commencement of this case.

Name and	Date of Payment,	Amount of Money or description
Address	Name of Payer if	and
of Payee	Other Than Debtor	Value of Property
Hananwill Credit Counseling,	2014	\$20.00
115 N. Cross St., Robinson,		

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### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Archie Hawley and Jolie Hawley / Debtors	Bankruptcy Docket #:

Judge:

### STATEMENT OF FINANCIAL AFFAIRS

~	
X	

#### 10. OTHER TRANSFERS

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security with two (2) years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of . Describe Property Transferred
Transferee, Relationship . and
to Debtor Date Value Received



10b. List all property transferred by the debtor within ten (10) years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

Name of Date(s) Amount and Date
Trust or of of Sale or
other Device Transfer(s) Closing



### 11. CLOSED FINANCIAL ACCOUNTS:

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one (1) year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Type of Account, Last Four Digits of Amount and Address of Account Number, and Amount of Date of Sale or Institution Final Balance Closing



### 12. SAFE DEPOSIT BOXES:

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

 Name and Address of Bank or
 Names & Addresses of Those With
 Description of
 Date of Transfer or

 Other Depository
 Access to Box or depository
 Contents
 Surrender, if Any



### 13. SETOFFS:

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

 Name and Address
 Date
 Amount

 of Creditor
 of Setoff
 of Setoff

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## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Archie Hawley and Jolie Hawley / Debtors

Bankruptcy Docket #:

Judge:

<b>STATEME</b>	NT OF	FINANC	ΙΔΙ	<b>AFFAIRS</b>
		1 111/7/11/		

~	
X	

14. LIST ALL PROPERTY HELD FOR ANOTHER PERSON:

List all property owned by another person that the debtor holds or controls.

Name and Address Description and Location of Owner Value of Property of Property



#### 15. PRIOR ADDRESS OF DEBTOR(S):

If debtor has moved within three (3) years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

. Name Dates of Address Used Occupancy



#### 16. SPOUSES and FORMER SPOUSES:

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight (8) years immediately preceding the commencement of the case, identify the name of the debtor"s spouse and of any former spouse who resides or resided with the debtor in the community property state.

Name



### 17. ENVIRONMENTAL INFORMATION:

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil surface water, ground water, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of the these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous material" means anything defined as a hazardous waste, hazardous or toxic substances, pollutant, or contaminant, etc. under environmental Law.



17a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

Site Name Name and Address Date Environmental and Address of Governmental Unit of Notice Law

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# Document Page 35 of 57 UNITED STATES BANKRUPTCY COURT

e Hawley and Jolie Hawley / Debtors		Judge:	cy Docket #:
5	STATEMENT OF FINAN	CIAL AFFAIRS	
<u> </u>	site for which the debtor provided notice t e notice was sent and the date of the not	•	Hazardous Material.
Site Name	Name and Address	Date	Environmental
and Address	of Governmental Unit	of Notice	Law
ebtor is or was a party. Indicate the name	eedings, including settlements or orders, e and address of the governmental unit the	•	•
umber.  Name and Address of	Docket	Status of	
Governmental Unit	Number	Disposition	
nding dates of all businesses in which the artnership, sole proprietor, or was self-er	nes, addresses, taxpayer identification n e debtor was an officer, director, partner nployed in a trade, profession, or other a nt of this case, or in which the debtor owr	or managing executive of a corporal ctivity either full- or part-time within s	tion, partner in a ix (6) years
	es, addresses, taxpayer identification nur r was a partner or owned 5 percent or mo nt of this case.		
•	es, addresses, taxpayer identification nur r was a partner or owned 5 percent or mo nt of this case.		
Name & Last Four Digits of		Nature	Beginning
Soc. Sec. No./Complete EIN or Other TaxPayer I.D. No.	Address	of Business	and Ending Dates

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Address

Name

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### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Archie Hawley and Jolie Hawley / Debtors	Bankruptcy Docket #:
	Judge:

### STATEMENT OF FINANCIAL AFFAIRS

NONE
Х

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

19. BOOKS, RECORDS AND FINANC	IAL STATEMENTS:		
List all bookkeepers and accountants w keeping of books of account and record		eding the filing of this bankruptcy case kept or super	rvised the
Name and Address	Dates Services Rendered		
19b. List all firms or individuals who wit account and records, or prepared a final		the filing of this bankruptcy case have audited the b	ooks of
Name	Address	Dates Services Rendered	
	he time of the commencement of this cas nt and records are not available, explain.	e were in possession of the books of account and re	ecords of
Name	Address		
	ors and other parties, including mercantile is immediately preceding the commencer	and trade agencies, to whom a financial statement nent of this case.	was
Name and	Date		



Name and	Date
Address	Issued



20. INVENTORIES

List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

Date	Inventory	Dollar Amount of Inventory
of		(specify cost, market of other
Inventory	Supervisor	basis)

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## NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

		Judge:	t #:
	STATEMENT OF FINAN	ICIAL AFFAIRS	
. List the name and address of	the person having possession of the records of ea	ich of the inventories reported in a., above.	
Date of Inventory	Name and Addresses of Custodian of Inventory Records		
,			
21. CURRENT PARTNERS, OF	FICERS, DIRECTORS AND SHAREHOLDERS:		
a. If the debtor is a partnership,	list nature and percentage of interest of each men	ber of the partnership.	
Name and Address	Nature of Interest	Percentage of Interest	
	n, list all officers & directors of the corporation; an	d each stockholder who directly or indirectly own	s, controls,
or holds 5% or more of the votin	g or equity securities of the corporation.		
Name and Address	Title	Nature and Percentage of Stock Ownership	
and radiooc			
22. FORMER PARTNERS, OFF	FICERS, DIRECTORS AND SHAREHOLDERS:		
	FICERS, DIRECTORS AND SHAREHOLDERS: t the nature and percentage of partnership interest	of each member of the partnership.	
f the debtor is a partnership, list	t the nature and percentage of partnership interes	Date of	
f the debtor is a partnership, list Name	t the nature and percentage of partnership interes	Date of Withdrawal	г
f the debtor is a partnership, list Name	t the nature and percentage of partnership interest .  Address  n, list all officers, or directors whose relationship of the second content of the second	Date of Withdrawal	r
f the debtor is a partnership, list . Name  22b. If the debtor is a corporatio mmediately preceding the comr	t the nature and percentage of partnership interest .  Address  n, list all officers, or directors whose relationship whencement of this case.	Date of Withdrawal  with the corporation terminated within one (1) year	r
f the debtor is a partnership, list . Name  22b. If the debtor is a corporatio mmediately preceding the comr	t the nature and percentage of partnership interest .  Address  n, list all officers, or directors whose relationship of the second content of the second	Date of Withdrawal  with the corporation terminated within one (1) year	r
f the debtor is a partnership, list . Name  22b. If the debtor is a corporatio mmediately preceding the comr  Name and Address	t the nature and percentage of partnership interest .  Address  n, list all officers, or directors whose relationship whencement of this case.	Date of Withdrawal  with the corporation terminated within one (1) year  Date of Termination	г
f the debtor is a partnership, list . Name  22b. If the debtor is a corporatio mmediately preceding the common Name and Address  23. WITHDRAWALS FROM A Partnership or or the debtor is a partnership or the debtor is a	ARTNERSHIP OR DISTRIBUTION BY A COPOR corporation, list all withdrawals or distributions cree	Date of Withdrawal  with the corporation terminated within one (1) year  Date of Termination  ATION:  dited or given to an insider, including compensati	
Name  Page 1. State of the debtor is a partnership, list of Name  Page 2. If the debtor is a corporation of the community of the community of the debtor is a partnership or corm, bonuses, loans, stock redefined to the debtor is a partnership or corm, bonuses, loans, stock redefined to the debtor is a partnership or corm, bonuses, loans, stock redefined to the debtor is a partnership or corm, bonuses, loans, stock redefined to the debtor is a partnership or corm, bonuses, loans, stock redefined to the debtor is a partnership or corm, bonuses, loans, stock redefined to the debtor is a partnership or corm, bonuses, loans, stock redefined to the debtor is a partnership or corm, bonuses, loans, stock redefined to the debtor is a partnership or corm, bonuses, loans, stock redefined to the debtor is a partnership or corm, bonuses, loans, stock redefined to the debtor is a partnership or corm, bonuses, loans, stock redefined to the debtor is a partnership or corm, bonuses, loans, stock redefined to the debtor is a partnership or corm, bonuses, loans, stock redefined to the debtor is a partnership or corm, bonuses, loans, stock redefined to the debtor is a partnership or corm, bonuses, loans, stock redefined to the debtor is a partnership or corm, bonuses, loans, stock redefined to the debtor is a partnership or corm, bonuses, loans, stock redefined to the debtor is a partnership or corm, bonuses, loans, stock redefined to the debtor is a partnership or corm, bonuses, loans, stock redefined to the debtor is a partnership or corm, bonuses, loans, stock redefined to the debtor is a partnership or corm, bonuses, loans, stock redefined to the debtor is a partnership or corm.	ARTNERSHIP OR DISTRIBUTION BY A COPOR	Date of Withdrawal  with the corporation terminated within one (1) year  Date of Termination  ATION:  dited or given to an insider, including compensati	
f the debtor is a partnership, list . Name  22b. If the debtor is a corporatio mmediately preceding the common Name and Address  23. WITHDRAWALS FROM A Partnership or or the debtor is a partnership or the debtor is a	ARTNERSHIP OR DISTRIBUTION BY A COPOR corporation, list all withdrawals or distributions cree	Date of Withdrawal  with the corporation terminated within one (1) year  Date of Termination  ATION:  dited or given to an insider, including compensati	

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## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Archie Hawley and Jolie Hawley / Debtors	Bankruptcy Docket #:
	Judge:

#### STATEMENT OF FINANCIAL AFFAIRS

NONE	
V	
$\wedge$	

24. TAX CONSOLIDATION GROUP:

If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within six (6) years immediately preceding the commencement of the case.

Name of Parent Corporation Taxpayer Identification Number (EIN)



25. PENSION FUNDS:

If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within six (6) years immediately preceding the commencement of the case.

Name of Pension Fund TaxPayer Identification Number (EIN)

#### **DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachment thereto and that they are true and correct.

Dated: 11/13/2014 /s/ Archie Hawley

Archie Hawley

Dated: 11/13/2014 /s/ Jolie Hawley

Jolie Hawley

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

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### Document Page 39 of 57 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Archie Hawley and Jolie Hawley / Debtors

Bankruptcy	Docket #
------------	----------

Judge:

	DISCLOSURE OF CO	OMPENSATION OF ATTORNEY FOR DEBTOR - 201	6B
hat cor	mpensation paid to me within one ye	ed. Bankr. P. 2016(b), I certify that I am the attorney for the above name before the filing of the petition in bankruptcy, or agreed to be paid to tor(s) in contemplation of or in connection with the bankruptcy case is as follows:	
The	compensation paid or promised by the	Debtor(s), to the undersigned, is as follows:	
For	legal services, Debtor(s) agrees to pay a	and I have agreed to accept	\$4,000.00
Prio	r to the filing of this Statement, Debtor(s)	) has paid and I have received	\$0.00
The	Filing Fee has been paid.	Balance Due	\$4,000.00
2. The	e source of the compensation paid to me	e was:	
	Debtor(s) Other: (specify)		
3. The	e source of compensation to be paid to n	me on the unpaid balance, if any, remaining is:	
	Debtor(s) Other: (specify	y)	
		nsfer, assignment or pledge of property from the debtor(s) except the	following for the
	•	to share with any other entity, other than with members of the undersigned's law vithout the client's consent, except as follows: <b>None.</b>	
5. The	e Service rendered or to be rendered in	clude the following:	
'		ering advice and assistance to the client in determining whether to file a petition	
	der Title 11, U.S.C. eparation and filing of the petition, schedu	ules, statement of affairs and other documents required by the court.	
	presentation of the client at the first scho		
(d) Ad	vice as required.		
		CERTIFICATION	
		I certify that the foregoing is a complete statement of any agreement or a for payment to me for representation of the debtor(s) in this bankruptcy	-
		Respectfully Submitted,	
Date:	11/20/2014	/s/ Jon Kurt Clasing	
		Jon Kurt Clasing	
		GERACI LAW L.L.C.	
		55 E. Monroe Street #3400 Chicago, IL 60603	

Phone: 312-332-1800 Fax: 877-247-1960

Record # 629389 Page 1 of 1 B6F (Official Form 6F) (12/07)

#### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

# RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS (Court-Approved Retention Agreement, revised as of March 15, 2011)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure-but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from by their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved the following agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys. By signing this agreement, debtors and their attorneys accept these responsibilities.

#### BEFORE THE CASE IS FILED

#### THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

#### THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.



6. Advise the debtor of the need to maintain appropriate insurance.

#### AFTER THE CASE IS FILED

#### THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor will also bring to the meeting a social security card.) The debtor must be present in time for check-in and when the case is called for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce).
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

#### THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.



- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Provide any other legal services necessary for the administration of the case.

#### ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES

1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a fee of

#### \$ 4,000.00



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- 2. Early termination of the case. Fees payable under the provisions set out above are not refundable in the event that the case is dismissed, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If a dismissal is due to such a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 3. Retainers. The attorney may receive a retainer or other payment before filing the case, but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.

Any retainer received by the attorney will be treated as an advance payment, allowing the attorney to take the retainer into income immediately. The reason for this treatment is the following:

The Debtor(s) and Attorney have entered into an advance payment retainer for preconfirmation work including, but not limited to, the preparation of the petition and plan, filing of the case and any amendments necessary for confirmation.

In any application for fees, whether or not requiring an itemization, the attorney shall disclose to the court any fees paid by the debtor prior to the case filing.

- 4. Improper conduct by the attorney. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 5. Improper conduct by the debtor. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise not engaging in proper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 6. Discharge of the attorney. The debtor may discharge the attorney at any time.

Date: 11/06/2014

Signed:

Debtor(s)

Do not sign if the fee amount at top of this page is blank.

ne Pi

CARA Page 4 of 4

Attorney for Debtor(s)

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National Headquarters: 55 E. Monroe Sheek, #346b Chicago, Repos 34 0f 57
1866-925-1313 help@geraci Case 14-42403

4 of 57 1866-925-1313 help@geracilaw.com

Date: 11/6/2014

Consultation Attorney: CLA

Record #: 629-389



#### **Attorney - Client Agreement**

The undersigned hires Geraci Law LL.C. and its associated attorneys for representation in a Chapter 13 bankruptcy under the following terms and conditions. I have signed and received a copy the "Court Approved Retention Agreement" (CARA) between Chapter 13 Debtors and their Attorneys" as established by the Bankruptcy Court for the Northern District of Illinois, and any terms that conflict with it are null and void. understand I must comply with those terms. Attorney fees for filed Chapter 13 Bankruptcy shall be the fee stated in the CARA I have received the 11U.S.C § 527(a) disclosures.I have been advised of my chapter 7 alternative and choose to file Chapter 13 instead even though it usually costs more. More than one attorney and paralegal will work on my case.

FEES: This does NOT INCLUDE court filling fees of \$310, costs for credit counseling or financial management classes. Any amount not paid prior to the case being filed shall be paid through the Chapter 13 Trustee. These fees are fixed, but the attorneys may apply to the court for additional fees if allowed by the CARA or other circumstances, such as extended evidentiary hearings, contested adversary proceedings or appeals. If the Court awards additional fees, they will also be paid through the Chapter 13 Trustee. Fees are "flat fees" and "advance payment retainers" for pre-filing and pre-confirmation work, become property of this firm on payment, and are deposited into the firm's operating account. Payments are applied to the "flat fee". If this contract is terminated by either party prior to the filing of the case, we will submit any dispute to binding arbitration within 30 days. If I close my file or breach this contract I agree to pay for the work done to that time. I assign to my attorney all amounts tendered as filing fees or court costs and authorize my attorney to transfer said funds from his trust account to his operating account in payment of all outstanding fees owed by me if case is not filed.

No other work: Geraci Law is not representing me in state or other courts regarding creditors in my bankruptcy. Any state court action not stopped by the Automatic Stay of a filed bankrutpcy is my responsibility. Injury or other claims or property I must disclose any such claims or propery I now have or acquire after filing Chapter 13 to both the Chapter 13 trustee and to the court in a filed amendment and obtain authority to keep them or pay those claims to the Trustee.

PLAN: The plan payment is estimated to be \$\_630 per month for months. The payment and length of the plan are based on the information I have provided, including income, expenses, assets and debts. If these amounts are not accurate, my plan payment or duration may need to be increased. In addition, the Court, Chapter 13 Trustee or creditors could object to my proposed Chapter 13 payment, which may cause it to increase. I further understand that if my income or expenses change during my Chapter 13, my plan payment may have to change. I agree to read my petition and plan and study it before signing it so I know what is included, INCLUDING what I am listing as debts, what my property is, what my assets are and if they are claimed as exempt, and to make full disclosure.

My plan payment DOES include the following, unless stated otherwise: mortgage arrears; association arrears; vehicles; tax debt; support obligations that are post due (but not future) parking tickets (not traffic fines); debts pursuant to a divorce decree/marital settlement you listed; other secured debts including furniture, electronics, etc.; all other unsecured debts; other: My plan payment does NOT include include future mortgage, rent, condo fees and support payments; criminal fines/court fees; rent/lease arrears; student loan principal and interest unless 100% planned to unsecured creditors, sold property taxes; debts incurred after the case is filed, including any association fees as long as the property is in my name; other Student loans: are usually NEVER paid 100% in a Chapter 13, but are paid the same percentage as unsecured creditors without interest, so my student loans will CONTINUE to accrue interest, and if I don't pay them directly they will be even larger at the end of the plan, so I have been told about this and I will deal with my student loans myself directly Debts not discharged if they not paid in full: student loans; educational debts; unfiled or late filed tax debts; undisclosed debts; support/maintenance debts; debts incurred by fraud, or debts listed in your red folder or found non-dischargeable by a Judge. Representation limited to Bankruptcy Court We do not represent you in state court, or in loan modifications or similar matters. If I am eligible to receive a tax refund during my Chapter 13, I understand I must turn it over to the Chapter 13 Trustee unless I am specifically advised that I do not need to. This may change on a yearly basis, so I must check with my attorneys every year. I also understand that if I receive any significant sums of money other than through employment, including but not limited to life insurance proceeds, workers compensation award, personal injury or other court settlement, I MUST notify my attorney immediately and I may have to pay some or all of the funds into my Chapter 13 plan.

I cannot transfer any property or incur any credit or debt without the express permission of my attorney or the Court and I must make full disclosure of all income, expenses, debts and assets in my initial consultation and on my bankruptcy petition. If I fail to remain current in a domestic support obligation, fail to certify to the Court that I have remained current, or if I fail to take my financial management class, that my case may be closed without a discharge, and I will be required to pay a fee to have it reopened.

Archie Hawley (Debtor

Jolie Hawley (Joint Debtor)

ey for the Debtor(s) Atton

Representing Geraci Law L.L.C.

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## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Archie Hawley and Jolie Hawley / Debtors

In re

Bankruptcy Docket #:

Judge:

#### **VERIFICATION OF CREDITOR MATRIX**

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

Dated: 11/13/2014

/s/ Archie Hawley

Archie Hawley

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: 11/13/2014
/s/ Jolie Hawley
Jolie Hawley

<sup>\*</sup> Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

B 201A (Form 201A) (11/11)

Document Page 46 of 57 In re Archie Hawley and Jolie Hawley 7 Debtors

#### UNITED STATES BANKRUPTCY COURT

### NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly- addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

#### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

#### 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

#### Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total fee \$335

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are

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Form B 201A, Notice to Consumer Debtor(s)

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Page 2

found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

### <u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

#### Chapter 11: Reorganization (\$1,167 filling fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

#### Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

#### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for

Dated: 11/13/2014	/s/ Archie Hawley
	Archie Hawley
Dated: 11/13/2014	/s/ Jolie Hawley
	Jolie Hawley
Dated: 11/20/2014	/s/ Jon Kurt Clasing
	Attorney: Jon Kurt Clasing

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B1 (Official Form 1) (12/11)

#### **Voluntary Petition**

This page must be completed and filed in every case)

#### Name of Joint Debtor(s)

Archie Hawley
Jolie Hawley

#### **Signatures**

#### Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7,11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition

(Check only one box.)

□ I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.

Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

(Signature of Foreign Representative)

(Printed Name of Foreign Representative)

<< Sign & Date on Those Lines

<< Sign & Date on Those Lines

Archie Hawley

Dated: 1//3/2014

ie 1) Hautey

Jolie Hawley

Dated: 11 /13 /2014

Signature of Attorney

Signature of Attorney for Debtor(s)

Jon Kurt Clasing

Printed Name of Attorney or Debtor(s)

GERACI LAW L.L.C.

55 E. Monroe St., #3400

Chicago, IL 60603

Phone: 312-332-1800

Dated:

/2014

\* In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

#### Signature of Debtor (Corporation/Partnerhsip)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for fi ling for a debtor or accepting any fee from the debtor, as required in that section.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.) Address

#### Date

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose social security number is provided above.

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

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### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Archie Hawley and Jolie Hawley / Debtors

in re

Bankruptcy Docket #:

Judge:

### EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. check one of the five statements below and attach any documents as directed.

	Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunties for available credit counseling and assisted me in the erforming a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must	
fi	e a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed arough the agency no later than 14 days after your bankruptcy case is filed.	:
re	3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the even days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling equirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent reumstances here.]	
n	If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file our bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt nanagement plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the pourt is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.	
by	4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied a motion for determination by the court.]	
	Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable realizing and making rational decisions with respect to financial responsibilities.);	
	Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to articipate in a credit counseling briefing in person, by telephone, or through the Internet.);	
	Active military duty in a military combat zone.	
d	5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) pes not apply in this district.	

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## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Archie Hawley and Jolie Hawley / Debtors

In re

Bankruptcy Docket #:

Judge:

### EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

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1. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.	
2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.	
3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances here.]	
If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.  4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]	
Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);	
Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);	
Active military duty in a military combat zone.	
5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.	
I certify under penalty of perjury that the information provided above is true and correct.  Dated: 19 1204 Sign	n ]
Jolie Hawley	كننسا

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### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Archie Hawley and Jolie Hawley / Debtors

In re

Bankruptcy Docket #:

Judge:

#### **DECLARATION CONCERNING DEBTOR'S SCHEDULES**

#### **DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the foregoing summary and schedules, and that they are true and correct to the best of my knowledge, information and belief. I have disclosed on the foregoing schedules all property or assets I may have an interest in, the correct value of it, and every debt I may be liable for. I accept the risk that some debts won't be discharged. I have been advised of the difference between Chapter 7 and Chapter 13, income & expense concepts, budgeting, and have made full disclosure.

Debtor's attorney has advised debtor that creditors can object to discharge of their debt on a variety of grounds including fraud, recent credit usage, divorce and support obligations and reckless conduct.

Debtor's attorney has advised debtor that non-dischargeable debts such as taxes, student loans, fines by government units and liens on property of debtor are generally unaffected by bankruptcy.

X Date & Sign

John Dand

X Date & Sign

if joint case, both spouses must sign. If NOT a joint case the joint debtor will NOT appear.

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

#### DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. 110)

Non-Attorney Petition Preparers were **NOT** used to prepare any portion of this petition. All documents were produced by Geraci Law L.L.C..

THIS SECTION ONLY APPLIES TO PETITION PREPARERS AND HAS NOTHING TO DO WITH THIS CASE

#### DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP

This is a personal bankruptcy for an individual(s) and NOT a corporation or partnership.

THIS SECTION ONLY APPLIES TO CORPORTATIONS & PARTNERSHIPS AND HAS NOTHING TO DO WITH THIS CASE

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

Record # 629389

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### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Archie Hawley and Jolie Hawley / Debtors

In re

Bankruptcy Docket #:

Judge:

#### STATEMENT OF FINANCIAL AFFAIRS

#### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachment thereto and that they are true and correct.

Dated: 1/ / /3/2014

Archie Hawley

X Date & Sign

Dated: <u>/ / /3</u> /2014

Jolie Hawley

X Date & Sign

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18
U.S.C. Sections 152 and 3571

Record #: 629389

B7 (Official Form 7) (12/12)

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#### Case 14-42403 \_ Doc 1 \_ Filed 11/24/14 \_ Entered 11/24/14 16:00:18 Desc Main DISCLAIMERocDeletours havogerē aobatorid agree:

- Divorce or family support debts to a spouse, ex-spouse, child, guardian ad litem or similar person or entity in connection with a separation agreement. divorce decree or court order are not dischargable. Priority support debts must be paid in full in your Chapter 13 or it cannot be confirmed. DEBTS YOU AGREED TO ASSUME IN MARITAL SETTLEMENT AGREEMENTS are NON-DISCHARGEABLE if your ex-spouse files an adversary complaint, and the Judge rules that (a) you do not have the ability to pay the debt OR (b) discharging such debt would result in a benefit to you that outweighs the detriment to ex-spouse or your child. You agree to get advice in writing from your divorce attorney and send to us with copy of agreement. You must list any ex-spouse or spouse as a creditor. No guarantee any divorce debt is dischargeable. Property you are still on title to, or have a right to in a divorce, may be taken by a Bankruptcy trustee in a Chapter 7 and sold, or may be disposable income in a 13.
- Student loans and educational benefits are not discharged in Chapter 7 or 13 if government insured loan or owed to non-profit school unless you pay us to file a complaint within the bankruptcy to prove repayment would be an "undue hardship", and win. Interest on student loans continue to run while you are in a
- Cosigners, joint applicants, debts of persons other than debtor, debts incurred during marriage in community property states, or for family support are not discharged and joint, community or co-signers are not protected from collection unless you pay 100% of the debt. Creditors can collect from co-signors and put your bankruptcy on their credit report, and report them negatively to credit bureaus. You may prevent this by making the regular payments to the creditor. Creditors can liquidate collateral of your co-signer and refuse to continue payment in installments. Property you are joint on with other persons can be LIQUIDATED to pay your creditors.
- TAX DEBTS. Most taxes are not discharged in bankruptcy. However, income tax debt (1040 type tax) can be discharged if the following four rules are met: (1). The tax return was DUE at least 3 YEARS (plus extensions) before the filing of your bankruptcy case. (2). You FILED your income tax return at least 2 YEARS before your bankruptcy was filed. (You did not file a return if the tax authority or IRS had to file one for you, or if you didn't send the return to the District Director) (3). You did not wilfully intend to evade the tax. (4). The tax must have been ASSESSED over 240 DAYS before the bankruptcy filing. We recommend you meet with the IRS or state department of revenue to make sure all the conditions have been met, before you hire us or file a bankruptcy. Fraudulent taxes and taxes on unfiled returns can be discharged in a Chapter 13 case. Time in an offers in compromise, & time in bankruptcy plus 6 months, will extend the above time periods. Employers' share of FICA & FUTA is dischargeable, but not trust fund taxes like the employee's funds or sales tax.
- 5. Fines, traffic tickets, parking tickets, penalties to governmental unit are not discharged in Chapter 7, may not be discharged in 13 without full payment.
- 6. Non filing spouse: If you file individually, your spouse is not our client. Only your debts are discharged. If you want to protect a non-filing spouse, pay their bills or file a joint case with them. Family expenses (medical bills, rent and necessities may be collected from a non-filing spouse). Wisconsin, community property is liable for community debts. 7. DUI PERSONAL INJURIES, DEBTS YOU DON'T LIST are not discharged.
- 8. DEBTS where creditors successfully object to discharge may survive Creditors, the Trustee, or Court, can try to deny discharge based on many factors,
- a. Income sufficient to pay a percentage of your unsecured debt. b. Failure to keep books and records documenting your financial affairs. c. Luxury purchases or cash advances within 60 days of filing or without intent or ability to repay. d. Debts you made by false pretenses, breach of fiduciary duty, wilful and malicious injuries to others e. Benefit overpayments like aid or unemployment if a determination of fraud has been made before or during bankruptcy. f. Failure to appear at meetings, court dates, or co-operate with the Trustee.
- 9. INTEREST ON NON-DISCHARGEABLE DEBTS in a Chapter 13 continues to accrue, and CREDITORS WHO DO NOT FILE CLAIMS in your Chapter 13 plan within 90 days (180 days for governmental units) of the meeting of creditors, do not get paid. Your plan and their claim should provide for interest at contract rate, or you will have to pay the debt outside the Chapter 13 plan. Property taxes must be paid by you directly to avoid sale for delinquent taxes,
- 10. LIQUIDATION OF REAL AND PERSONAL PROPERTY. If you file a Chapter 7, any property that is not listed and claimed exempt on Schedule C pursuant to state or federal law is taken and sold by the trustee to pay creditors. You agree to assume the risk that your property will be taken and sold by the bankruptcy trustee (at or less than what it is worth) if we can't protect it under applicable state law. You get a discharge, but the trustee can take property not listed and exempted on schedules B and C and sell it for whatever price will provide some benefit to creditors.
- 11. CHANGE IN LAWS. Laws & court cases change constantly. We can file your case today if you pay us in full (some attorneys give credit, we don't) pay the filing fee and sign your petition in our main office. ANY DELAY either in hiring us, or after, IS YOUR REPSONSIBILITY. ADVERSE RULINGS Judges that sit in adjoining courtrooms can rule differently on the same facts. We can predict but can't guarantee a judge will or will not rule against you. You accept the risk of a judge ruling against you, as in any lawsuit.
- 12. PAYMENTS TO CREDITORS YOU PREFERRED to pay more than \$600 in front of others, within 1 yr if a relative or insider, or within 90 days if another creditor, so don't pay off debts to keep credit cards or protect others. TRANSFERS OF PROPERTY within 4 years that made you unable to pay your debts at the time can be reversed by a Trustee and the transferee will have to give back the property you transferred.
- 13. SURRENDER OF PROPERTY Bankruptcy gets rid of debts, but real estate, condos and time shares remain in your name until a foreclosure sale or the lender accepts a deed in lieu of foreclosure. Turn condo keys over to condo association or remain liable for assessments after filing, and make sure you keep buildings & land insured and maintained and secured until it is taken back by lender or out of your name. If you let a house go vacant and pipes explode or someone gets killed in there you may be liable.
- 14. RIGHT TO RECEIVE inheritances, tax refunds, injury claims, compensation of any kind, insurance or realty commissions, are property of the bankruptcy estate and you will surrender these to the trustee unless they are claimed exempt on Schedule C, and no objection to your claim of exemption is upheld. Do not deduct extra money from taxes so you are entitled to a refund, change your W-9 if necessary.
- 15. JOINT ACCOUNT HOLDERS holders entire amount in the account could be taken by the trustee under Chapter 7.
- 16. MARRIED COUPLES GOING THROUGH DIVORCE: We have been advised to seek independent counsel for our bankruptcy. We understand that Peter Francis Geraci does not represent us with regard to any divorce matters and does not make any representations regarding what will happen in divorce court. We have decided to file a bankruptcy together dispite the fact that we are getting a divorce and our interests could be adverse. We have agreed to cooperate with each
- 17. AUTO LEASES & INSTALLMENT AGREEMENTS to purchase things, leases and almost all contracts will be void after bankruptcy. They are "executory contracts", and if they are of no benefit to the bankruptcy estate and not assumed within 60 days of filing, they are void. Debtors have been warned of this, and unless there is a novation under state law, or agreement not to use bankrptcy to void the contract, the debtors rights under the contract are extinguished. Debtor agrees to be responsible for obtaining such agreements or losing rights under such contracts. Debtor agrees that his or her attorney will not file motions to assume
- 18. Setoffs if you have money in a credit union or creditor account, or other loans that cross-collateralized, any money or property may be taken for both loans. The Undersigned have read the above & assume the risk that a debt is not discharged in bankruptcy, that our non-exempt property will be taken and sold by the bankruptcy trustee if it can't be protected, that the trustee might object if I/we have excess income, or change in State, Federal or Bankruptcy laws before the

s filed in Court AND WE HAVE TO READ, CH	ECK, & MAKE SURE OUR PETITION IS ACCURATE!!!!	and apress terror action and deader
Dated: <u>////3</u> /2014	(1)	X Date & Sign
	Archie Hawley	Control of the Contro
Dated: 1 / 13 /2014	Jolie & Duley	X Date & Sign
	√ Jolie Hawley   √	

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## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Archie Hawley and Jolie Hawley / Debtors

In re

Bankruptcy Docket #:

Judge:

#### **VERIFICATION OF CREDITOR MATRIX**

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UND	ER PENALTY OF PERJURY THAT THE FOREGOING IS	TRUE AND CORRECT.
Dated: <u>// / / / /</u> /2014	Archie Hawkey	X Date & Sign
Dated: <u>/ //2</u> 014	Jolie Hawley	X Date & Sign

<sup>\*</sup> Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

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B22C (Official Form 22 C) (Chapter 13) (04/10)

#### Part VII: VERIFICATION

I declare under penalty of perjury	that the information provided in this statment is true and correct.	
Dated: 1/, /3 /2014	h-/m	X Date & Sign
	Archie Hawley	
Dated: \\/\ <u>\\</u> /2014	John May lis	X Date & Sign
	Jolie Hawley	

PFG Record #629389

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Form B 201A, Notice to Consumer Debtor(s)

In re Archie Hawley and Jolie Hawley / Debtors

Page 2

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Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

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Dated: /// /3 /2014	Archie Hawley	X Date & Sign
Dated: 1 / 2 /2014	Jolie & Henry	X Date & Sign
Dated: 11 /2014	Jolie Hawley	
	Attorney: Jon Kurt Clasing	
Record # 629389		Form B 201A, Notice to Consumer Debtor(s) Page 2 of 2

Case 14-42403 Doc 1 Filed 11/24/14 Entered 11/24/14 16:00:18 Desc Main Page 57 of 57 Document B1 (Official Form 1) (12/11) ) Voluntary Petition Name of Debtor(s) This page must be completed and filed in every case) Archie Hawley Jolie Hawley All Prior Bankruptcy Case Filed Within Last 8 Years (if more than two, attach additional sheet) Location Where Filed: Case Number: None None Pending Bankruptcy Case Filed by any Spouse, Partner, or Affilate of this Debtor (if more than one, attach additional sheet) Name of Debtor: Case Number: District: Relationship: Judge: Exhibit A Exhibit B (To be completed if debtor is required to file periodic reports (e.g., (To be completed if debtor is an individual whose debts are primarily consumer debts.) forms 10K and 10Q) with the Securities and Exchange Commission I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12 pursuant to Section 13 or 15 (d) of the Securities Exchange Act of or 13 of title 11, United States Code, and have explained the relief available under 1934 and is requesting relief under chapter 11.) each such chapter. I further certify that I have delivered to the debtor the notice required **b** 11 USC § 342(b). Exhibit A is attached and made a part of this petition. Jon Kurt/Clasing **Exhibit C** Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. **Exhibit D** (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check the Applicable Box.) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. П Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes.) Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)

(Name of landlord that obtained judgment)

Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1))

Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for

Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day

(Address of Landlord)

possession was entered, and

period after the filing of the petition.

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